

In re:  
Charles P. Simon  
Patricia M. Simon  
Debtors

Case No. 19-17669-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 08, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Charles P. Simon, Patricia M. Simon, 270 Trenton Road, Fairless Hills, PA 19030-2714

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 08 2023 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 08 2023 23:58:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Feb 08, 2023

Form ID: pdf900

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ANN E. SWARTZ

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] [ecfmail@readingch13.com](mailto:ecfmail@readingch13.com) [ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com)

BRAD J. SADEK

on behalf of Joint Debtor Patricia M. Simon [brad@sadeklaw.com](mailto:brad@sadeklaw.com)  
[bradsadek@gmail.com](mailto:bradsadek@gmail.com); [sadek.bradj.r101013@notify.bestcase.com](mailto:sadek.bradj.r101013@notify.bestcase.com); [documents@sadeklaw.com](mailto:documents@sadeklaw.com)

BRAD J. SADEK

on behalf of Debtor Charles P. Simon [brad@sadeklaw.com](mailto:brad@sadeklaw.com)  
[bradsadek@gmail.com](mailto:bradsadek@gmail.com); [sadek.bradj.r101013@notify.bestcase.com](mailto:sadek.bradj.r101013@notify.bestcase.com); [documents@sadeklaw.com](mailto:documents@sadeklaw.com)

BRIAN CRAIG NICHOLAS

on behalf of Creditor M&T Bank [bnicholas@kmlawgroup.com](mailto:bnicholas@kmlawgroup.com) [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)

DENISE ELIZABETH CARLON

on behalf of Creditor M&T Bank [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)

MICHAEL PATRICK FARRINGTON

on behalf of Creditor M&T Bank [mfarrington@kmlawgroup.com](mailto:mfarrington@kmlawgroup.com)

ROBERT H. HOLBER

on behalf of Trustee ROBERT H. HOLBER [trustee@holber.com](mailto:trustee@holber.com) [rholber@ecf.axosfs.com](mailto:rholber@ecf.axosfs.com)

SCOTT F. WATERMAN (Chapter 13)

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] [ECFMail@ReadingCh13.com](mailto:ECFMail@ReadingCh13.com)

SCOTT F. WATERMAN [Chapter 13]

[ECFMail@ReadingCh13.com](mailto:ECFMail@ReadingCh13.com)

United States Trustee

[USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

TOTAL: 10

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**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Patricia M. Simon  
 Charles P. Simon

Debtor(s)

CHAPTER 13

M&T Bank

Movant

NO. 19-17669 AMC

vs.

Patricia M. Simon  
 Charles P. Simon

Debtor(s)

11 U.S.C. Section 362

Scott F. Waterman

Trustee

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of January 11, 2023, the post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,021.44**. Post-petition funds received after January 11, 2023, will be applied per the terms of this stipulation as outlined here. The arrearage breaks down as follows;

Post-Petition Payments: December 2022 through January 2023 at \$1,510.72/month  
**Total Post-Petition Arrears \$3,021.44**

2. Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on February 2023 and continuing through July 2023, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,510.72** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$503.58 for February 2023 through June 2023 and \$503.54 for July 2023** towards the arrearages on or before the last day of each month at the address below;

M&T Bank  
PO Box 1288  
Buffalo, NY 14240

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

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9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 31, 2023

/s/ Denise Carlon, Esquire

Denise Carlon Esquire  
Attorney for Movant

Date: 2/3/23



Brad J. Sadek, Esquire  
Attorney for Debtor(s)

Date: 2/6/2023

/s/ Ann E. Swartz, Esquire for \*

Scott F. Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_\_ day of \_\_\_\_\_, 2023. However, the court retains discretion regarding entry of any further order.



Date: February 8, 2023

Bankruptcy Judge  
Ashely M. Chan